

## IN THE CLAIMS

### PLEASE AMEND THE CLAIMS AS FOLLOWS:

1.-27. (canceled)

78. (currently amended) A real-time online, two-way transaction ~~system~~ service running on at least one processor and operating on the World Wide Web, ~~the system~~ comprising:

a context manager executing on a first server supporting a first web page on the World Wide Web, ~~[[said]] the~~ context manager allowing access by a user to a plurality of possible transactions from a plurality of sellers;

a user transaction manager allowing ~~[[said]] the~~ user to enter into a first transaction using a second web page;

an account settling manager allowing ~~[[said]] the~~ user to communicate with a payment program running on a second server remote from ~~[[said]] the~~ first server, wherein ~~[[said]] the~~ user can settle an account relating to ~~[[said]] the~~ first transaction;

a switching component that temporarily switches ~~[[said]] the~~ user from ~~[[said]] the~~ first server to ~~[[said]] the~~ second server to allow settling of ~~[[said]] the~~ account, wherein ~~[[said]] the~~ user directly communicates ~~directly~~ with ~~[[said]] the~~ payment program on ~~[[said]] the~~ second server; and

a communication module allowing ~~[[said]] the~~ user to communicate with at least one of ~~[[said]] the~~ sellers by electronic mail.

79. (currently amended) The ~~system~~ ~~real-time online transaction service operating on the World Wide Web~~ of claim 78, wherein ~~[[said]] the~~ switching component switches ~~[[said]] the~~ user back from ~~[[said]] the~~ second server to ~~[[said]] the~~ first server when ~~[[said]] the~~ account is settled.

80. (currently amended) The system ~~real-time online transaction service operating on the World Wide Web~~ of claim 78, wherein [[said]] the context manager also provides web advertising.

81. (currently amended) The system ~~real-time online transaction service operating on the World Wide Web~~ of claim 78, further comprising a routine that redirects a user to a web page supported by a merchant running on a third server that offers additional possible transactions not visible on a web page on [[said]] the first server.

82. (currently amended) The system ~~real-time online transaction service operating on the World Wide Web~~ of claim 78, further comprising ~~providing~~ a component that monitors statistics and provides information about a merchant based on past transactions by that merchant.

83. (currently amended) The system ~~real-time online transaction service operating on the World Wide Web~~ of claim 78, further comprising ~~providing~~ a component that monitors statistics and provides information about a user based on past transactions by that user.

84. (currently amended) The system ~~real-time online transaction service operating on the World Wide Web~~ of claim 78, wherein [[said]] the user transaction manager allows [[said]] the user to enter into a second transaction on a third web page, and wherein [[said]] the user simultaneously settles [[said]] the account for both [[said]] the first and second transactions ~~simultaneously~~.

85. (currently amended) The ~~system real-time online transaction service operating on the World Wide Web~~ of claim 78, further comprising a merchandise manager tracking a particular category of merchandise for a particular user, [[said]] the merchandise manager sending a message to a user when [[said]] the particular category of merchandise is available.

86. (currently amended) The ~~system real-time online transaction service operating on the World Wide Web~~ of claim 78, wherein [[said]] the second web page contains a link to at least one other web page.

87. (currently amended) A method of permitting a real-time, ~~[[an]]~~ online transaction ~~in~~ ~~real-time~~ by a user with at least one computing device on the World Wide Web, the method comprising ~~the steps of~~:

presenting a first web page from a first server allowing a user to choose a transaction from a plurality of possible transactions;

presenting a second web page allowing ~~[[said]]~~ the user to display ~~[[said]]~~ the second web page on ~~[[said]]~~ the computing device and to interactively enter into ~~[[said]]~~ the transaction with a particular seller;

switching ~~[[said]]~~ the user from ~~[[said]]~~ the first server to a payment server remote from ~~[[said]]~~ the first server allowing ~~[[said]]~~ the user to interactively settle ~~[[said]]~~ the transaction, wherein ~~[[said]]~~ the user directly communicates ~~directly~~ from a user device to ~~[[said]]~~ the payment server; and

allowing ~~[[said]]~~ the user to communicate by electronic mail with ~~[[said]]~~ the seller.

88. (currently amended) The method of claim 87, further comprising ~~the step of~~ switching ~~[[said]]~~ the user back from ~~[[said]]~~ the payment server to ~~[[said]]~~ the first server when ~~[[said]]~~ the transaction is settled.

89. (currently amended) The method of claim 87, further comprising ~~the step of~~ presenting a second web page allowing ~~[[said]]~~ the user to interactively enter into a second transaction with a different particular seller, and wherein ~~[[said]]~~ the user interactively and simultaneously settles both transactions ~~simultaneously~~.

90. (currently amended) The method of claim 87, further comprising notifying a user when a particular item of merchandise is available.

91. (currently amended) The method of claim 87<sub>4</sub> wherein ~~[[said]]~~ the second web page contains a link to at least one other web page.

92. (currently amended) The ~~[[the]]~~ method of claim 87<sub>4</sub> wherein ~~[[said]]~~ the first web page contains a link to at least one other web page.

93. (currently amended) A system running on at least one processor for purchasing a vehicle on the World Wide Web, the system comprising;

a transaction manager system running on a first server presenting a first web page on the World Wide Web allowing a buyer to choose a category of vehicle;

a merchandise presentation system for presenting a plurality of vehicles for sale in [[said]] the category on a second web page;

a vehicle presentation system for presenting information about a particular vehicle to [[said]] the buyer and information about a seller of [[said]] the vehicle on a third web page;

a switching component providing content to [[said]] the buyer from a financing service, [[said]] the content being located on a server remote from [[said]] the first server, [[said]] the switching component routing a quote from [[said]] the financing service to [[said]] the buyer, [[said]] the buyer directly communicating directly from a user device to [[said]] the processor to [[said]] the financing service;

a sales component allowing [[said]] the buyer to purchase [[said]] the particular vehicle from [[said]] the seller obtaining financing from [[said]] the financing service;  
and

a communications component allowing [[said]] the buyer to communicate with [[said]] the seller by electronic mail.

94. (currently amended) The system ~~for purchasing a vehicle on the World Wide Web~~ of claim 93, wherein [[said]] the financing service provides online approval for [[said]] the financing.

95. (currently amended) The system ~~for purchasing a vehicle on the World Wide Web~~ of claim 93, wherein [[said]] the switching component provides the financing service with information concerning [[said]] the buyer.

96. (currently amended) The system ~~for purchasing a vehicle on the World Wide Web~~ of claim 93, further comprising ~~providing~~ a component that monitors statistics and provides information about a seller based on past transactions by that seller.

97. (currently amended) The system ~~for purchasing a vehicle on the World Wide Web~~ of claim 93, further comprising ~~providing~~ a component that monitors statistics and provides information about a user based on past transactions by that user.

98. (currently amended) The system ~~for purchasing a vehicle on the World Wide Web~~ of claim 93, wherein ~~[[said]]~~ the third web page contains a link to at least one other web page.

99. (currently amended) A system running on at least one processor for creating an online merchant, the system comprising:

a content manager running on a first web server presenting a web page on the World Wide Web and allowing a user to choose a category of services from a plurality of categories, the [[; said]] content manager also allowing a merchant to present a plurality of merchandise selections on a merchant web page, wherein [[said]] the merchandise selections belong to at least one of said categories, the [[; said]] content manager also allowing a user to select one of [[said]] the categories and switching [[said]] the user to [[said]] the merchant web page upon selection of a particular category;

a transaction manager allowing [[said]] the user to enter into a real-time transaction with [[said]] the merchant with respect to a first particular piece of merchandise, [[; and]] wherein [[said]] the transaction manager switches [[said]] the user to content from a web page provided by a transaction settlement service running on a second server remote from [[said]] the first server, wherein [[said]] the user can settle [[said]] the transaction, wherein [[said]] the user directly communicates directly from a user device to [[said]] the transaction settlement service; and

a mail service module that allows [[said]] the user to communicate with [[said]] the merchant by electronic mail.

100. (currently amended) The system ~~for creating an online merchant~~ of claim 99, further comprising a module providing information concerning [[said]] the merchant to [[said]] the user.

101. (currently amended) The system ~~for creating an online merchant~~ of claim 99, further comprising a module providing information concerning [[said]] the user to [[said]] the merchant.



102. (currently amended) The system ~~for creating an online merchant~~ of claim 99,  
wherein an advertisement is placed further comprising placing advertising on [[said]]  
the first web page.

103. (currently amended) The system ~~for creating an online merchant~~ of claim 99,  
wherein an advertisement is placed further comprising placing advertising on [[said]]  
the merchant web page.

104. (currently amended) The system ~~for creating an online merchant~~ of claim 99,  
wherein [[said]] the transaction manager switches [[said]] the user from a transaction  
web page for a single product to [[said]] the merchant web page.

105. (currently amended) The system ~~for creating an online merchant~~ of claim 99,  
wherein [[said]] the first web page contains a link to [[said]] the merchant web page.

106. (currently amended) The system ~~for creating an online merchant~~ of claim 99,  
wherein [[said]] the content manager allows [[said]] the user to select a second category  
of merchandise and [[said]] the transaction manager allows [[said]] the user to enter into  
a real-time transaction for a second particular piece of merchandise different from  
[[said]] the first particular piece of merchandise, and wherein [[said]] the settlement  
service allows [[said]] the user to simultaneously settle an account for both [[said]] the  
first and second particular piece of merchandise simultaneously.

107. (currently amended) The system ~~for creating an online merchant~~ of claim 99,  
further comprising a merchandise manager for tracking a particular category of  
merchandise for a particular user, [[said]] the merchandise manager sending a message  
to a user when [[said]] the particular category of merchandise is available.

108. (currently amended) A real-time online, two-way transaction system ~~[[service]]~~ running on at least one processor and operating on the World Wide Web, the system comprising:

a content manager executing on a first server supporting a first web page on the World Wide Web, ~~[[said]]~~ the content manager allowing access by a user to a plurality of possible transactions from a plurality of sellers;

a user transaction manager allowing ~~[[said]]~~ the user to enter into a first real-time transaction using a second web page, ~~[[said]]~~ the user transaction manager also allowing ~~[[said]]~~ the user to enter into a second real-time transaction using a third web page;

an account settling manager allowing ~~[[said]]~~ the user to communicate with a payment program running on a second server remote from ~~[[said]]~~ the first server, wherein ~~[[said]]~~ the user can settle an account relating to ~~[[said]]~~ the first transaction and ~~[[said]]~~ the second transaction simultaneously;

a switching component that temporarily switches ~~[[said]]~~ the user from ~~[[said]]~~ the first server to ~~[[said]]~~ the second server to allow settling of ~~[[said]]~~ the account, wherein ~~[[said]]~~ the user communicates directly from a user device to ~~[[said]]~~ the payment program; and

a communication module allowing ~~[[said]]~~ the user to communicate with at least one of said sellers by electronic mail.

109. (currently amended) The system ~~real-time online transaction service operating on the World Wide Web~~ of claim 108, wherein ~~[[said]]~~ the switching component switches ~~[[said]]~~ the user back from ~~[[said]]~~ the second server to ~~[[said]]~~ the first server when ~~[[said]]~~ the account is settled.

110. (currently amended) The system ~~real-time online transaction service operating on the World Wide Web~~ of claim 108, wherein ~~[[said]]~~ the content manager also provides web advertising.

111. (currently amended) The ~~real-time online transaction service operating on the World Wide Web system~~ of claim 108, further comprising a routine that redirects a user to a web page supported by a merchant running on a third server that offers additional possible transactions not visible on a web page on ~~[[said]]~~ the first server.
112. (currently amended) The ~~real-time online transaction service system~~ of claim 108, further comprising ~~providing~~ a component that monitors statistics and provides information about a merchant based on past transactions by that merchant.
113. (currently amended) The ~~real-time online transaction service system~~ of claim 108, further ~~comprising a component~~ that monitors statistics and provides information ~~comprising providing a component~~ about a user based on past transactions by that user.
114. (currently amended) The ~~system real-time online transaction service~~ of claim 108, further comprising a module ~~allowing the wherein said user to receive~~ receives information concerning ~~[[said]]~~ the merchant.
115. (currently amended) The ~~system real-time online transaction service~~ of claim 108, further comprising a module ~~allowing the wherein said merchant to receive~~ receives information concerning ~~[[said]]~~ the user.
116. (currently amended) The ~~system real-time online transaction service~~ of claim 108, further comprising a merchandise manager tracking a particular category of merchandise for a particular user, ~~[[said]]~~ the merchandise manager sending a message to a user when ~~[[said]]~~ the particular category of merchandise is available.
117. (currently amended) The ~~system real-time online transaction service~~ of claim 108, wherein either ~~[[said]]~~ the second or ~~[[said]]~~ the third web page contains a link to some other web page.

118.-129. (cancelled)